



MY FUTURE, MY WAY: FIRST STEPS TOWARD COLLEGE

A Workbook for Middle and Junior High School Students



U.S. Department of Education
Federal Student Aid



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MY FUTURE, MY WAY: FIRST STEPS TOWARD COLLEGE

A Workbook for Middle and Junior High School Students

U.S. Department of Education
Federal Student Aid

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**My Future, My Way:
First Steps Toward College**

Are you thinking about college or a technical or trade school? Start here to learn how to go and pay for your education beyond high school.

Sure, you can wait for your parents or teachers to provide this info, but why wait for others to tell you what’s best for **YOUR** future?

Discover your college and financial aid options today!

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When Should I Consider College?

NOW is the time to explore your options for college and financial aid.

College means

- public and private four-year colleges and universities,
- two-year community colleges or junior colleges, and
- vocational or technical schools.



Pretend that you could create the perfect college. What type of school would be just right for you?

Answer the following questions to help you create your dream school.

1. Where is this college located (state, city)?

2. What types of students go there (American, foreign)?

3. What classes would you take (computer, theater)?

4. What type of social activities would be offered (sports, clubs)?

Read on to learn more about your school options. Maybe some of these options match what you want in your dream school!



About Four-year Colleges

Many students attend a four-year college after high school graduation. They earn a degree once they have completed a program of study. A four-year college usually offers a bachelor's degree in the arts (e.g., English, history, drama) or sciences (e.g., biology, computer science, engineering). Some four-year colleges offer advanced degrees such as a master's or other graduate degree.

About Two-year Colleges

A two-year community college or junior college awards an associate degree once a student has completed a two-year course of study. Some two-year colleges grant diplomas or certificates to students who have met course requirements and are ready to practice in their career fields.

You can start at a two-year college then transfer to a four-year college if you're concerned about college costs (community or public junior colleges usually cost less than four-year colleges). A two-year college is also a good option if you want to boost your grades before going to a four-year college.

About Vocational or Trade Schools

Vocational or trade schools typically offer programs that are two years or less. These schools provide students with formal classes and hands-on experience related to their future career interests. Students may earn a diploma or a certificate, prepare for a licensing exam, or study to begin work as an apprentice or a journeyman in a skilled trade.

Want to learn more about these types of schools? Visit www.studentaid.ed.gov/early; click on "When Should You Consider College?"

So, what will college be like?

College.gov has profiles of current college students along with their answers to common questions about college including "deciding to go," "getting there," and "college life." Visit www.college.gov and click on "Tools" to see the "I'm Going® Guide" resources.





Activity Page

Select an answer based on the information you read in “When Should I Consider College?” Answers are on page 34.

1. When should you consider college?

- ☐ now
- ☐ today
- ☐ this minute
- ☐ all of the above

2. Where can you earn a bachelor’s degree?

- ☐ junior college
- ☐ four-year college
- ☐ community college
- ☐ vocational or technical school

3. Where can you earn an associate degree?

- ☐ community college
- ☐ four-year college
- ☐ high school
- ☐ vocational or technical school

4. At a trade school, students may do which of the following?

- ☐ earn a diploma or a certificate
- ☐ prepare for a licensing exam
- ☐ study to begin work as an apprentice
- ☐ all of the above

Why Think About College Now?

As a middle-school student, you probably have a lot on your mind: *Will I get my school project finished on time? What's for dinner? What should I do this weekend? Will Mom or Dad notice that I went over my text messaging limit (yikes!!)?*

But have you seriously thought about college?

Here are some reasons why you should start thinking about college now.



YOU SAY: It's too early to think about college!



WE SAY: The steps you take now will help determine your college options later. Start planning now!



YOU SAY: No one in my family ever went to college.



WE SAY: Be the first! Set a good example for others to follow by meeting people and learning interesting stuff in college.



YOU SAY: I can't afford it!



WE SAY: We at the U.S. Department of Education, Federal Student Aid (and others), can help meet the cost! Almost two-thirds of college students get some type of financial aid.

Myths vs. Reality



MYTH:

Only students with good grades go to college.



REALITY:

Good grades and high test scores can definitely help when applying to college. But college admissions staff also take into account your background and school- or community-based activities.



MYTH:

College will be the same as middle or high school.



REALITY:

College is much different from middle or high school. Making new friends, choosing your own schedule, and possibly living away from home are all a part of the college experience.

*Still not sure if college is for you?
Still think now isn't the time
to start thinking about college?
Read on!*



MYTH:

I need to get a job as soon as I graduate from high school.



REALITY:

Sure, you can get a job with decent pay after your high school graduation. **Or** you can invest in your education to have a great career with better pay later!



MYTH:

I can't go to college because I don't know what I want to do with my life.



REALITY:

Most students decide what they want to do during or after college.

What Can a College Education Do for Me?

A college education will offer you more money, more job opportunities, and more freedom.

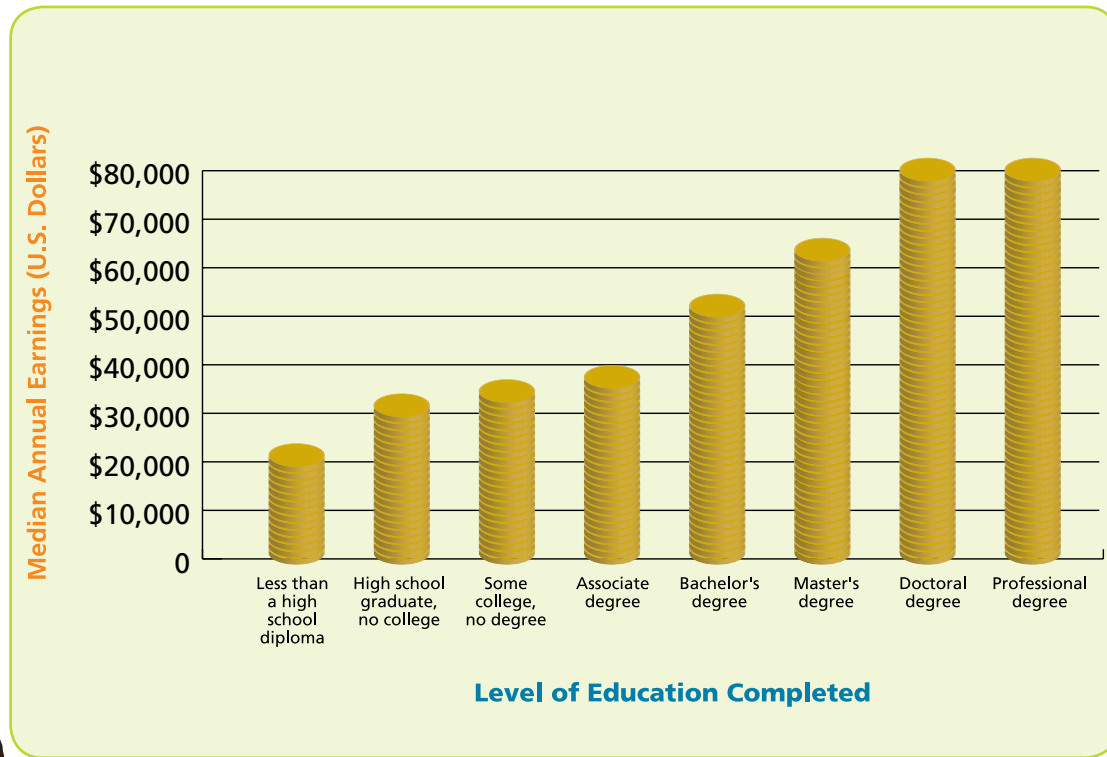
More Money

On average, a person who goes to college earns more money than a person who doesn't. Over a lifetime, a college graduate can earn over **\$1,000,000** more than a high school graduate!



Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2010.

Pay Based on Level of Education*



*NOTE: Data are 2009 annual averages for full-time workers age 25 and over.

Real-life Examples

People with a college education typically earn more money during a shorter span of time.

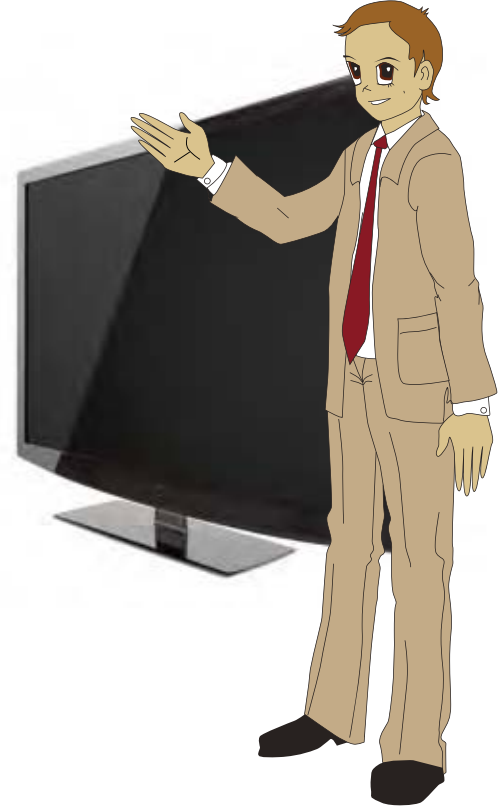
Buying Groceries

- Terry is a dental assistant (two years of college). Terry generally will earn enough money to buy groceries for a week after working only one day.
- Sam is a high school graduate and works as a salesperson in a department store. To buy the same groceries, it generally takes Sam three days' pay.



Buying a TV

- Jamie is a college graduate and works as an accountant. Based on his salary, Jamie could buy a large screen TV using less than two weeks' pay.
- Chris never went to college and works as a waiter. Based on his salary, Chris will have to work five weeks to buy the same TV.








More Job Opportunities

A major benefit of a college degree is having more jobs to choose from. The table to the right shows just some possibilities available to college graduates.

Is your favorite job on the list?

If not, go ahead and add it, along with any other jobs you find interesting.

Source: U.S. Bureau of Labor Statistics, 2008.

Vocational or Trade School	Two-year College	Four-year College	More than Four Years
Barber or hairstylist	Bookkeeper	Accountant	Archaeologist
Carpenter	Childcare worker	Computer programmer	Architect
Disc jockey (deejay)	Computer and office equipment repairer	Conservation scientist	Astronaut
Electrician	Dental hygienist	Engineer	College professor
Plumber	Firefighter 	FBI agent	Dentist
	Mechanic	Federal police officer	Doctor
	Nurse 	Graphic designer	Judge
	Paralegal	High school coach	Lawyer
	Physical therapist assistant	Insurance agent	Minister, priest, or rabbi
	Restaurant manager 	Pilot	Pharmacist
	Webmaster 	Reporter	Principal
	Zookeeper 	Social worker	Psychologist
		Sportscaster/news reporter	Scientist
		Teacher	Urban planner
		Writer	Veterinarian

 **NOTE:** You can also train for these jobs at a four-year college. Why do that? Because more education usually means more earnings!

 **NOTE:** You don't need a two-year degree to be a manager, but managers with a degree may get hired faster and earn more money during their careers.

VOCATIONAL OR TRADE SCHOOL

Barber or hairstylist
Carpenter
Disc jockey (deejay)
Electrician
Plumber



Hairstylist

Carpenter



Disc Jockey



Electrician



Plumber

TWO-YEAR COLLEGE

Bookkeeper
Childcare worker
Computer and office
equipment repairer
Dental hygienist
Firefighter ●
Mechanic
Nurse ●
Paralegal
Physical therapist assistant
Restaurant manager ●
Webmaster ●
Zookeeper ●

● **NOTE:** You can also train for these jobs at a four-year college. Why do that? Because more education usually means more earnings!

● **NOTE:** You don't need a two-year degree to be a manager, but managers with a degree may get hired faster and earn more money during their careers.

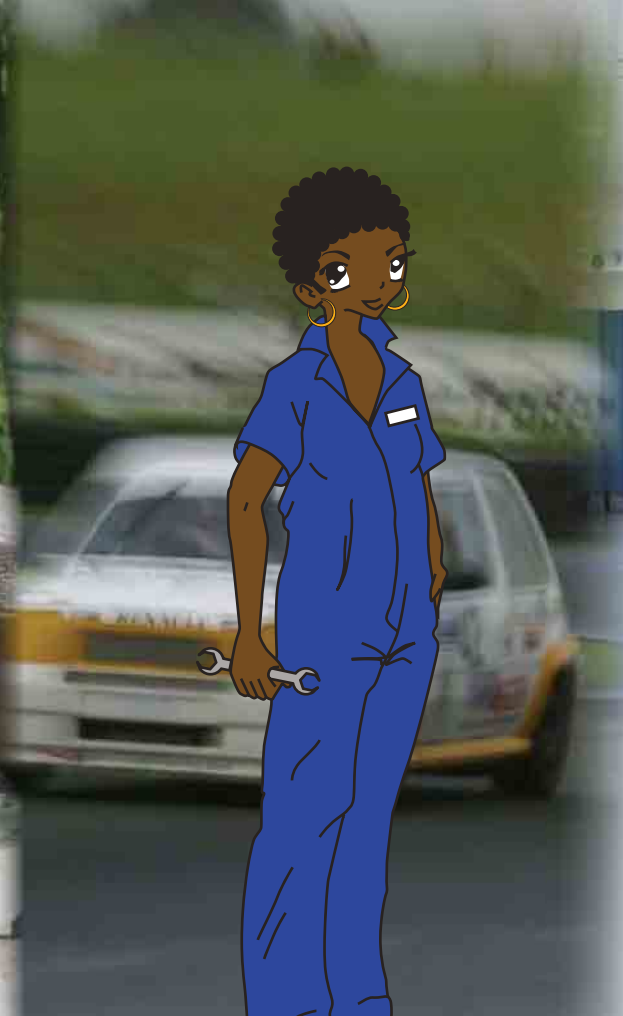


Restaurant Manager

Dental Hygienist



Zookeeper



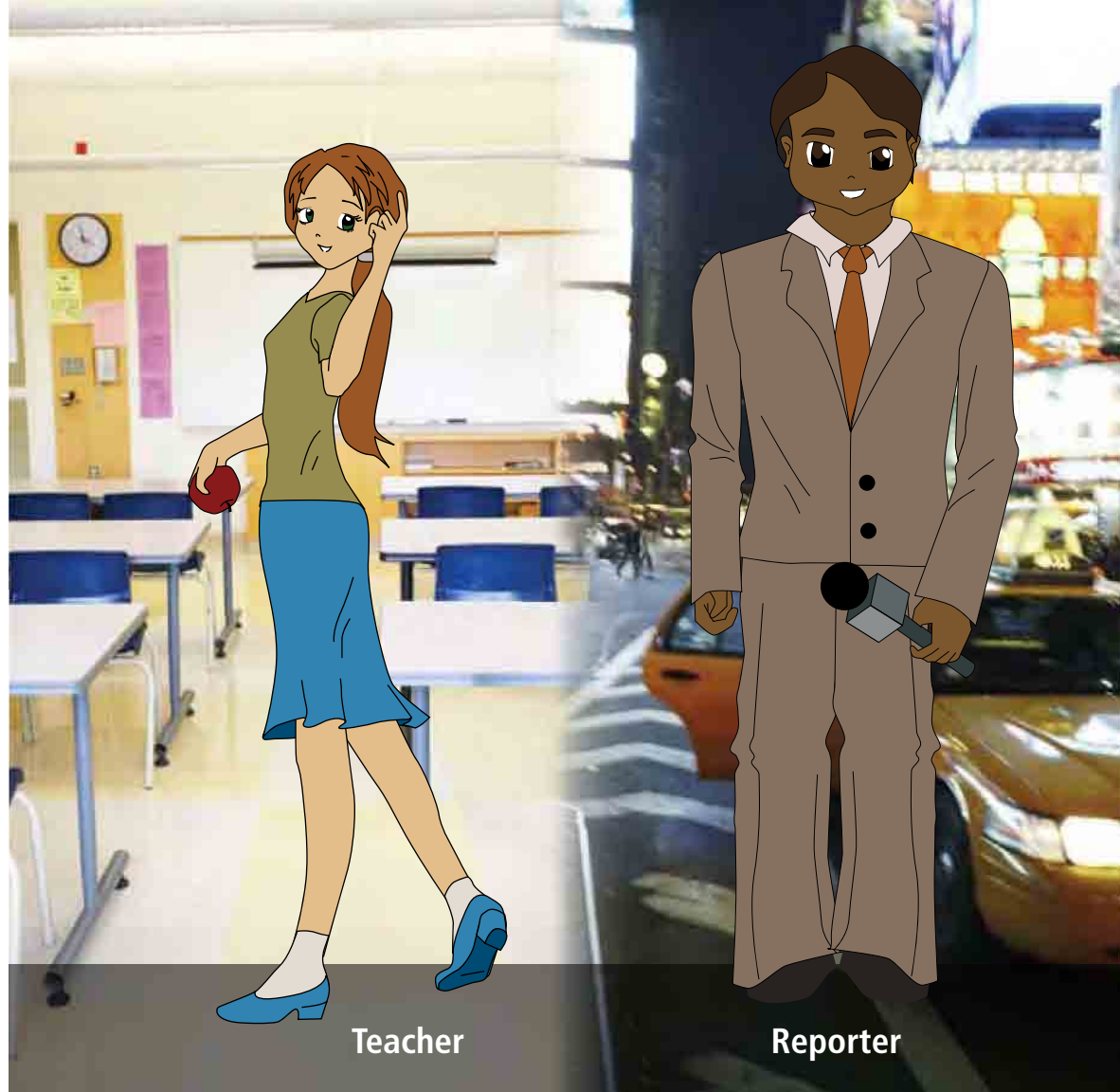
Mechanic



Nurse

FOUR-YEAR COLLEGE

Accountant
Computer programmer
Conservation scientist
Engineer
FBI agent
Federal police officer
Graphic designer
High school coach
Insurance agent
Pilot
Reporter
Social worker
Sportscaster/news reporter
Teacher
Writer



Teacher

Reporter



Conservation Scientist



Computer Programmer



Graphic Designer

FOUR YEARS OF COLLEGE

Archaeologist
Architect
Astronaut
College professor
Dentist
Doctor
Judge
Lawyer
Minister, priest, or rabbi
Pharmacist
Principal
Psychologist
Scientist
Urban planner
Veterinarian



Judge

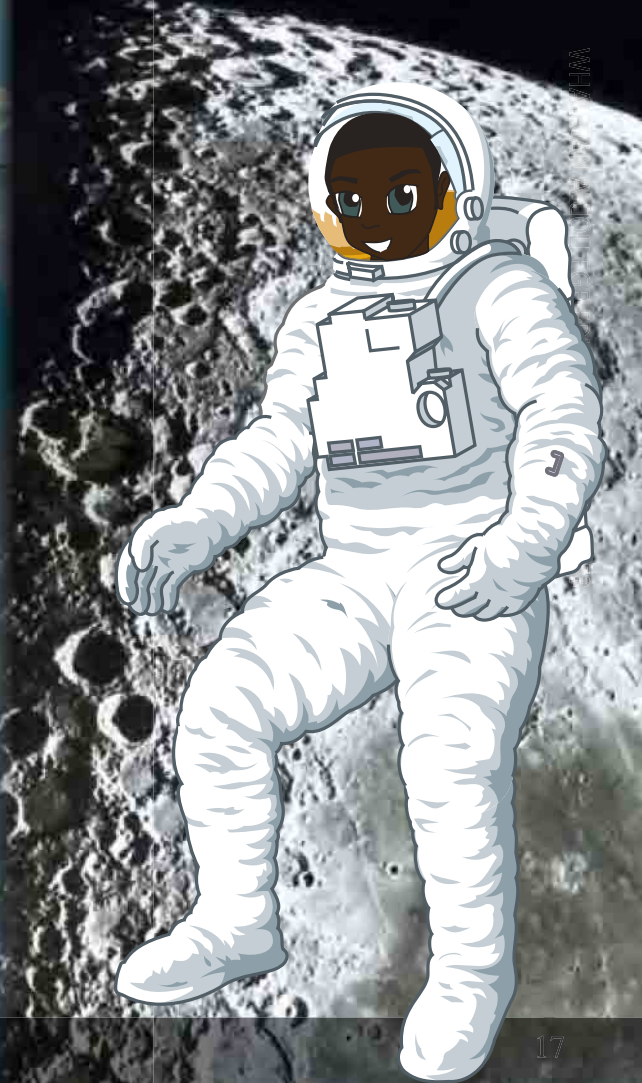
Doctor



Minister



Veterinarian



Astronaut



Want to learn more about career options?

If you're 13 or older, create a MyFSA account at www.studentaid.ed.gov/myfsa so you can check out **Career Finder** and match your interests with careers. If you're younger than 13, talk with your parent about creating an account for you.

Visit www.bls.gov/k12 to find out whether the job you want is "hot" (meaning there will be plenty of work for you in the future) or "not" (meaning, uh-oh, maybe you should consider another job)!

Also visit www.college.gov and click on "Tools" to explore careers chosen by recent college graduates ("Career Possibilities").

More Freedom

As a college student, you'll experience freedom as you never have before, by

- studying more on your own instead of in the classroom,
- meeting people from all over the country and world,

- studying abroad (it pays to learn a foreign language), and
- choosing your own unique courses, such as, "Biology of Extinct Animals," "Music and Your Brain," "Television in American Culture," "Forensic Science," or "Computer Graphics."

Want more info about college life?

Search the Internet for college websites. You can also find colleges that match your preferences at www.studentaid.ed.gov; click on "Choosing a School." Many schools' sites have virtual campus tours. They also have online course catalogs so you can check out their course offerings.

To see the real thing, drop by or call your local library to check whether they have course catalogs from local colleges.

Take a look at what current college students have to say about preparing for and going to college at the "I'm Going Guides" page at www.college.gov.





Activity Page

List five careers that interest you, the salary range for each career, and the level of education you will need for each career.

Aren't sure about the salary range or education level?
Do a little investigating at www.bls.gov/k12.

Charting Your Career

Career	Salary Range	Education Level
Example: Teacher	\$34,000–\$72,000	Four-year college
1.		
2.		
3.		
4.		
5.		

Where Do I Start?

Part of preparing for college is taking the right classes for middle school. Courses such as English, algebra, foreign language, and technology will better prepare you for more challenging courses in high school.

But college preparation is about more than just classes and grades. It's also about developing the skills that will help you succeed in college and life.

Here's what you can do **NOW** to get ready for college (feel free to add to the checklist!):

6th GRADE

- ☐ Speak with your school counselor or librarian and other adults (your teachers, relatives, and family friends) who have interesting jobs.
- ☐ Develop strong study habits that help you earn good grades and high test scores.
- ☐ Read at least one book every month, just for fun.
- ☐ Participate in class activities.
- ☐ _____
- ☐ _____

7th GRADE

- ☐ Begin taking advanced courses such as Algebra I and a beginning foreign language class. (But, remember, take only the most difficult courses ***you can handle.***)
- ☐ Talk to your counselor or teachers about courses you can take in high school.
- ☐ Get involved in school- or community-based extracurricular activities.
- ☐ Start reading magazine or newspaper articles.
- ☐ Keep a journal to develop good writing skills.
- ☐ Do well on standardized tests.
- ☐ _____

8th GRADE

- ☐ Keep doing your best in school—study hard, earn good grades, and participate in class.
- ☐ Ask your counselor about challenging and interesting courses you can take in high school.
- ☐ Continue to explore different career options.
- ☐ Start saving money now to help pay for college.
- ☐ Continue taking advanced courses such as Algebra II and an intermediate foreign language class.
- ☐ Talk to your older sisters and brothers or other college students about their college experience. If you don't know any college students, ask your counselor to help you contact them.
- ☐ _____

9th GRADE

- ☐ Talk to your school counselor, your parents, and anyone who has an interest in your future about your college and career plans.
- ☐ Take challenging core classes (e.g., English Literature, geometry).
- ☐ Start planning for college by learning how to go and ways to pay.
- ☐ Go to career information events. Ask employers what kind of education they expect their employees to have.
- ☐ Ask your parent(s) to help you learn more about financial aid.
- ☐ Explore opportunities to volunteer in your school or community.
- ☐ _____

Want to find out more steps for college preparation? Visit www.studentaid.ed.gov/early; click on “Where Do I Start?”

You also can download the *College Preparation Checklist* at www.studentaid.ed.gov/collprep.

Who Can Help Me Go to College?

College Support Team

Getting ready for college may seem like a lot to handle, but *you don't have to do it alone!*

Parents, teachers, counselors, coaches, and friendly folks from your community or place of worship are all good people to go to if you have questions. Think of them as your **college support team**.

Any adult with whom you have a connection is a good addition to your college support team. If they don't have the answers themselves, they may know where to look.

Talk to Your Team: Tell Someone You Know That You Want to Go!

Start discussing your plans for college today with your family and with people at school. They will not know you need support and encouragement unless you let them in on your plans. Once everyone knows the plan, you can work together to reach your college goals.





Activity Page

List four people who can serve on your college support team, their relationship to you, and the various roles they can play on the team.

Your College Support Team

Name	Relationship	Role
Example: Patricia	Mom	Will help me research colleges and show me how to save for my education
1.		
2.		
3.		
4.		

How Will I Pay for College?

College Costs

When it comes to college costs, remember

- Some colleges cost less than other colleges.
- Lots of financial aid is available—there are more opportunities now than ever before!
- You and your family have time to start saving for college.

The bottom line is that if you want to go to college and are willing to work at it, you can find the money to pay for it.

While it's very important that your family prepare financially for college (save, save, save!), **don't forget—you don't have to pay for college all by yourself!** The U.S. Department of Education has more than **\$150 billion** (yep that's \$150,000,000,000) in financial aid for students who qualify.

So, what exactly is financial aid?

Financial aid is money to help pay for college or technical or trade school. This money can come from the U.S. government, the state where you live, or the college you attend. But, remember, you have to apply for it!

Use FAFSA4casterSM at www.fafsa4caster.ed.gov to get an estimate (just an informal calculation) of how much financial aid you possibly could receive from the U.S. government.

Types of Aid

There are two basic types of financial aid:

1. "Gift" aid: money that does not have to be paid back (for example, *grants* and *scholarships*)
2. "Self-help" aid: money that you work for or that you will need to pay back later (for example, *work-study* or *loans*)





Definitions:

Grants and **scholarships** are money that does not have to be paid back. To receive grants, you usually have to demonstrate financial need. To receive scholarships, you usually have to demonstrate a talent or skill and have to maintain a certain level of performance (e.g., good grades) to keep receiving it.

Work-study is a job that helps you earn money to pay for your education.

A **loan** is money that must be paid back, usually with interest. Although you have to repay a loan, you still should consider a federal student loan as a good way to pay for college.

Financial aid can come from colleges, companies, private scholarship funds, or the state you live in, but a lot of it comes from the U.S. Department of Education. The money that comes from the government is called **federal student aid**.

Federal Student Aid

Most federal student aid is based on **need**. After Jan. 1 of your senior year of high school, you should complete and submit your **Free Application for Federal Student Aid (FAFSA)** at www.fafsa.gov. Colleges, states, and some scholarships use your FAFSASM information to determine how much financial aid you may receive.

Keep in mind that the U.S. Department of Education, colleges, and scholarship providers can only give you aid if you **APPLY** for it. **You** need to take the action!

Wonder how other young people used financial aid to fund their education?

Learn more at www.studentaid.ed.gov/early; click on “How Will I Pay for College?”

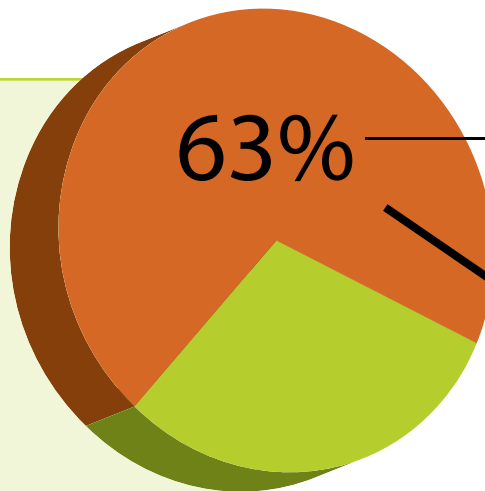
Or visit www.college.gov and click on “how to pay.”



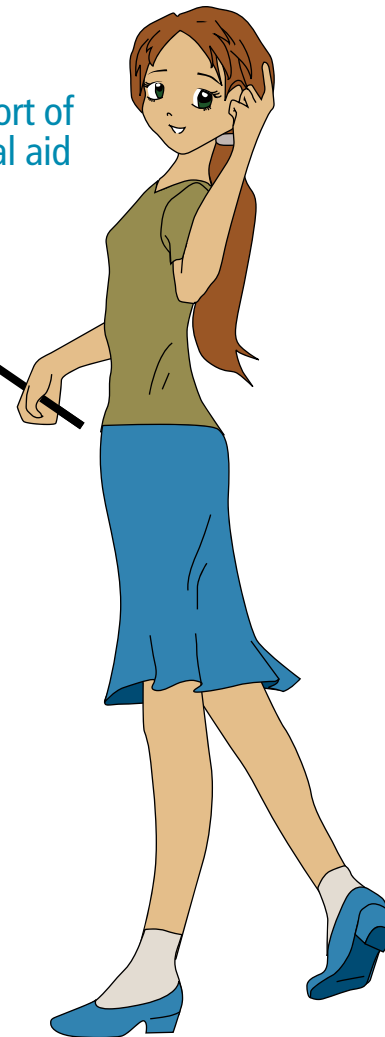
Did You Know?

- 63 percent of all college students working toward bachelors' degrees received some sort of financial aid.
- At public colleges, 52 percent of students received grants and 45 percent of students took out loans.
- At private colleges, 73 percent of students received grants and 56 percent of students took out loans.

Source: U.S. Department of Education, National Center for Education Statistics (2005). 2003–04 National Postsecondary Student Aid Study (NSPSAS:04) Undergraduate Financial Aid Estimates for 2003–04 by Type of Institution (NCES 2005-163).



some sort of financial aid



More About Scholarships

Scholarships may pay for all or part of your education. Unlike most federal student aid, many scholarships are not “need-based” (i.e., aid awarded to a student on the basis of financial need) and are available for all kinds of students based on

- good grades;
- certain religious, ethnic, or cultural backgrounds; or
- athletic, artistic, or creative abilities.



A number of businesses and community organizations offer scholarships. Some colleges also have special scholarships for incoming students. Students who receive scholarships generally have to maintain a certain grade point average or GPA.

There are **tons** of scholarships out there. The most important thing is to find out what your options are. Keep in mind that no scholarship is too small!

If you're 13 or older, create a MyFSA account at **www.studentaid.ed.gov/scholarship** to use our **Financial Aid and Scholarship Wizard!** If you're younger than 13, talk with your parent about creating an account for you.

Another Way to Pay for College: Serving Our Country

When you serve our country—during or after college—there are opportunities for aid that will cover either some or all of your educational costs:

- **AmeriCorps**—this nonmilitary community-service program provides help with college costs and student loans to members who successfully complete service.
- **U.S. service academies**—the U.S. Air Force, U.S. Army, U.S. Coast Guard, U.S. Merchant Marine, and U.S. Navy provide free education for students who commit to serve in the military upon completion of their education.
- **Reserve Officer Training Corps (ROTC)**—this campus-based program offers scholarships in varying sizes to students interested in serving in the military after college.
- **GI Bill**—men and women who enlist and serve in the armed forces may apply for and receive financial support for college.





Activity Page

See how much you remember about financial aid!
Unscramble each financial aid term based on its
description. See page 34 for the answers.

1. Job that helps you earn money to pay for college

k w o r - u t y s d

--	--	--	--	--	--	--	--	--	--

2. Financial aid award that you don't have to repay;
usually based on need

n a r g t

--	--	--	--	--

3. Form you must complete to be eligible for federal
student aid

A F S A F

--	--	--	--	--

4. Financial aid award that you must pay back,
typically with interest

n o l a

--	--	--	--

5. Financial aid award that you don't have to repay;
usually based on good grades, talents, or skills

p i c l o r h a s s h

--	--	--	--	--	--	--	--	--	--

Now What? Next Steps

Take the next steps in learning about education beyond high school and learning how to pay for it!

- Start saving a portion of your allowance, birthday money, and any other money you receive for college. No matter how much or how little you save, every cent makes a difference in affording your higher education!
- Stay in touch with members of your college support team. Routinely discuss with them your college and career plans.
- Visit **www.studentaid.ed.gov/early** for additional information and resources.
- Talk with a college student about his or her college experience. If you don't know anyone in college, ask your teacher or counselor to introduce you to a college student. You also can see what current college students have to say about preparing for and going to college at **www.college.gov**; click on "Tools" and "I'm Going Guides."



- Visit **www.college.gov** to answer the questions, “why go?” “what to do?” and “how to pay?”
- Check out the **College.gov** page on Facebook at **www.facebook.com/college.gov**.
- Review the “Five Important Questions About Paying for College” handout on the next page with your counselor and get answers to these questions.
- Have fun! As you put into action all of the ideas from this workbook, you’ll learn so much—about college, about careers, and even about yourself!



Five Important Questions About Paying for College

Please discuss the following questions related to funding your education beyond high school with your guidance counselor. See page 34 for possible answers you could receive from your counselor.

1. What scholarships are available in my state or school district?
2. How can my grades affect my financial aid opportunities?
3. Why should I fill out a FAFSA when I'm a high school senior?
4. What else can I do to learn about financial aid opportunities?
5. How can I discuss paying for college with my family or college support team?



Answers

Page 4

1. all of the above
2. four-year college
3. community college
4. all of the above

Page 30

1. work-study
2. grant
3. FAFSA
4. loan
5. scholarship

Page 33

1. Answers will vary depending on your state or school district.
2. Your grades are important particularly if you plan to receive scholarships. High school students who receive scholarships from the community or colleges generally have earned good grades. Scholarship providers feel more comfortable helping these students pay for college because they have demonstrated that they take school seriously.
3. You should fill out the FAFSA during your senior year to find out whether you qualify to receive federal student aid. Also, colleges, states, and some scholarship providers use your Expected Family Contribution, or EFC (determined by the FAFSA), to figure out how much financial help you need.
4. To learn more about financial aid opportunities, attend college fairs to speak with school representatives, visit your local library to find books on scholarships, and explore student-friendly websites that offer college and scholarship searches.
5. Begin your discussion with your parents or college support team by explaining your interest in college and your future career goals. Ask your parents or support team to help you develop ways to start saving for college (e.g., assisting you in finding a summer job and opening a savings account).

Questions

Have questions about federal student aid and want to talk to a real person?

Call the Federal Student Aid Information Center at **1-800-4-FED-AID**
(**1-800-433-3243**) or at **1-800-730-8913** (TTY for the hearing impaired).
Toll number **1-319-337-5665**.



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FEDERAL STUDENT AID